



HSC Pension Service

Provided by



Business Services Organisation

EMPLOYER NEWSLETTER

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HSC (P) 02-20

April 2020

1. COVID 19 - Impact to Services

We understand that the current situation around COVID-19 continues to cause significant concern and uncertainty. I wanted to reassure you that at HSC Pension Service we have taken, and continue to take, a number of proactive steps to ensure that we support you during these difficult times.

Our efforts will ensure that in the days and weeks ahead we can prioritise retirement applications, receipt of notifications of bereavements and the processing of pension payments to our members. As a result, you may notice some disruption to our other services, but we will do our very best to limit this.

It is vital that HSC Pension Service manages resources to keep the phone lines open as much as possible for those in need who can't get help with their situation online. That's proving especially hard at the moment, with so many of our colleagues not being able to come into work. We are also finding that many of the calls we are receiving are for simple requests where information is readily available on-line. That prevents us from helping other members who really need to talk to someone.

Please only call if it is essential and you can't find the support you need on our website.

2. Coronavirus Act 2020 - Change to Pension Legislation

Following the introduction of the Coronavirus Act 2020 a number of temporary suspensions have been made to the HSC Pension Scheme Regulations. These suspensions are listed and summarised below.

- Omission of Regulation 84 of The Health and Personal Social Services (Superannuation) Regulations (Northern Ireland) 1995 and equivalent in 2008 & 2015 Schemes
The omission of this regulation broadly means that the rule restricting recent retirees from working any more than 16 hours per week in HSC Employment in the first month following their retirement is no longer applicable.
- Amendment of Regulation 85 of The Health and Personal Social Services (Superannuation) Regulations (Northern Ireland) 1995
The amendment of this regulation broadly means that members of the HSC Pension Scheme who retired whilst holding Special Class Status will temporarily have the restriction on their earnings allowed on re-employment with the HSC removed.

This omission and amendment of these regulations will permit retired scheme members to give greater commitment to the Service in the fight against Covid 19 without fear that their HSC pension will be impacted.



3. Pension Workshops & 1-1 Sessions - COVID 19 Implications

As a result of the ongoing issues with COVID-19 and in the interest of staff health and wellbeing HSC Pension Service has taken the decision to postpone all Workshops and Staff Engagement sessions for the foreseeable future.

As and when guidance from government/Department of Health decrees or when the situation changes HSC Pension Service will liaise with employers to arrange future sessions etc.

HSC Pension Service will continue to provide One to One pension consultations BY PHONE for those staff that have already been allocated an appointment. We will contact each individual to confirm.

The role of the Pension Liaison Team in providing support, guidance and assistance for employers regarding any HSC Pension Service issues will remain in place and staff can be contacted via e-mail at erin.mcnamara@hscni.net or john.coyle@hscni.net or by telephone at 028 713191111 (option 5)

If you have any issues and wish to contact the HSC Pension Service please use the following contact details

General Enquiries – hscpensions@hscni.net

Annual Allowance queries – aaqueries@hscni.net

General/Dental Practitioners – gpcertificates@hscni.net

Member Self Service enquiries – mssqueries@hscni.net

4. Procedure for Applying for Commuted Ill Health Once Over NPA

If a member has a terminal illness and is awarded Tier 2 Ill Health Retirement and is found to have a life expectancy of less than one year they will have the option to commute their benefits to a one off lump sum.

Generally, Ill Health Retirement benefits are only applicable to members who have not reached their Normal Pension Age (NPA) as there is no additional benefit e.g. enhancement for those members who have already reached NPA. If, however a member who has reached their NPA and is deemed to have a life expectancy of less than one year, they too can apply to have their benefits commuted to a one off lump sum payment.

These members must apply by submitting form [AW34](#) to HSC Pension Service, the usual form AW33 is not required.



5. Unpaid Leave Implications

From 1st April 2008 members had the option to continue to pay contributions during periods of authorised unpaid leave (including career breaks). However, this is not compulsory and if the member decides not to pay contributions their pension record will be closed down on the day before the leave commences.

If a member is on unpaid leave (**not including unpaid sick, maternity, paternity adoption or parental leave**) and has ceased paying pension contributions the following implications should be considered:

- **Death and Survivors Benefits** – If a member dies whilst on unpaid leave they are treated as a former member of the scheme. Therefore they will not be entitled to the Death in Service benefits afforded to active members. Please see the [Survivor's Guide](#) for further information on benefits payable.
- **Ill Health Retirement** – if a member suffers ill health whilst on unpaid leave and wishes to apply for their benefits through the Ill Health Retirement facility they will be treated as a former member of the scheme. This means they will need to satisfy the criteria for Tier 2 but only be eligible for Tier 1 benefits. Please see the [Ill Health Retirement](#) factsheet for more information.

6. Early Retirement Reduction Buy-Out (ERRBO)

Applications for estimates for ERRBOs have now started coming into Pension Branch. We would like to use this opportunity to remind our Employers that they can expect to receive notice from us regarding commencement of contracts should the member choose to go ahead.

Please ensure that a return notice is sent to hscpensions@hscni.net to confirm that contributions are being collected to allow us to complete our procedures and close the case.

7. New OHS Applications and Appeals

In light of the COVID-19 Pandemic Occupational Health Service will only be accepting Serious or Urgent Ill health applications during this critical time.

Please only forward these cases for action at present to HSC Pension Service and complete a covering email to explain your reasoning for submitting the case as urgent (for example member is due to go on NO PAY)

Those earlier cases currently outstanding will be actioned in due course but should any need to be revised and marked as urgent please confirm in writing to the email address below.

Hscpensions@hscni.net

HSC Pension Service will issue a revised Employer notice when normal service resumes.



9. Contact Us

By writing to us at:-

HSC Pension Service

Waterside House

75 Duke Street

Londonderry

BT47 6FP

Via e- mail at:- hscpensions@hscni.net

By Telephone: 028 7131 9111 (9.00am to 4.00pm – Monday to Thursday; 9.00am to 12.00pm Friday)



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If you have any suggestions for the newsletter or would like a particular topic covered in future publications please do not hesitate in contacting us by emailing: hscpensions@hscni.net

